

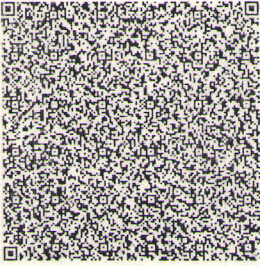
सत्यमेव जयते

INDIA NON JUDICIAL

Government of National Capital Territory of Delhi

e-Stamp

Certificate No. : IN-DL62676761961976N
Certificate Issued Date : 29-Jan-2015 10:57 AM
Account Reference : IMPACC (IV)/ dl736603/ DELHI/ DL-DLH
Unique Doc. Reference : SUBIN-DL73660322197976638434N
Purchased by : BANK OF INDIA
Description of Document : Article 5 General Agreement
Property Description : Not Applicable
Consideration Price (Rs.) : 0
(Zero)
First Party : BANK OF INDIA
Second Party : B S N L
Stamp Duty Paid By : BANK OF INDIA
Stamp Duty Amount(Rs.) : 100
(One Hundred only)



-----Please write or type below this line-----

THIS STAMP PAPER FORMS AN INTEGRAL PART AND PARCEL OF MEMORANDUM OF UNDERSTANDING (MOU) BETWEEN BANK OF INDIA (BOI) AND BHARAT SANCHAR NIGAM LTD. (BSNL)

प्रबंधक (स.ए.क.स.उ.स.)
General Manager (BFCI)
ने. बैंकिंग ग्रुप, नई दिल्ली
Corporate Office, New Delhi

कृते बैंक ऑफ इंडिया
FOR BANK OF INDIA

आंचलिक प्रबंधक / ZONAL MANAGER
नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

Statutory Alert:

1. The authenticity of this Stamp Certificate should be verified at "www.shilestamp.com". Any discrepancy in the details on this Certificate and as available on the website renders it invalid.
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3. In case of any discrepancy please inform the Competent Authority.

Consequently, Bank at the request of BSNL, agreed in principle to lend and provide loan facilities to employees of BSNL, on the terms and conditions set out below.

The loan will be evidenced by the Loan Agreement and other Loan Documents (hereinafter referred to as the "Loan Documents") to be executed between Bank and Borrowers. In consideration of the loan facilities, the parties have agreed to execute the present Memorandum Of Understanding on the terms and conditions mentioned below:

NOW THIS DEED WITNESSETH AS FOLLOWS:

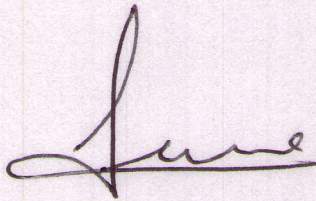
1. That Bank shall grant the loan to BSNL employees under the various Schemes as per their requirement and the same are as follows:
 - a) Housing Loan including Repair & Renovation.
 - b) Vehicle Loan
 - c) Education Loan
 - d) Personal Loan
 - e) Loan Against Property
2. That the Bank is agreeable to extend specific benefits or concessions in processing charge, interest, moratorium period etc., in respect of the said loans as annexed herewith from Schedule-I. All other terms and conditions in respect of the said loans will be as per Bank's standard terms as circularized by the Bank from time to time.
3. That the Loan facilities shall be sanctioned by the appropriate authorities of the Bank with all the agreed concessions and relaxations.
4. That the limits for the Loan facilities are subject to the income/repaying capacity of Borrower/s.
5. That the security of the Loan facilities shall be applicable according to the respective schemes.
6. That every loan application submitted by employee of BSNL shall be accompanied by latest pay sheet of the employee duly certified by the concerned Drawing and Disbursing Officer of BSNL, hereinafter referred to as DDO.

उप प्रबंधक (बी.एच.सी.एच.)
Dy. General Manager (BFCI)
एन.एच.एच. लि. निवेशक कार्यालय, एन.एच.एच.
8-3/1/1: Corporate Office, New Delhi

कुते बैंक ऑफ इंडिया
FOR BANK OF INDIA

आंचलिक प्रबन्धक / ZONAL MANAGER
नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

7. That the DDO will send a mandate to the concerned branch of the Bank that BSNL shall recover the installments as per the EMI mentioned in the sanction letter, from the salary payable to the employee without fail and remit the same to the branch of the Bank latest by the tenth day of each month.
8. BSNL undertakes that in case of retirement/resignation/termination/death of the borrower employee, terminal benefits payable to the employee or his or her legal heir will not be released without obtaining prior written "No Objection" from the financing branch of the Bank.
9. That the Bank shall charge the interest on monthly rests on daily reducing balance basis.
10. That the minimum net take home salary shall be governed by the respective schemes of the Bank
11. That the processing charges to the different retail products will be levied on the exposure amount at the rate as may be decided by the Bank from time to time
12. The Facilities shall be on the rate as may be decided by the Bank linked to the reference point from time to time presently linked to the Bank of India Base rate
13. Bank shall not charge penal interest for prepayment/foreclosure of loans in case the employee pays back the loan from his / her own sources.
14. That this deed shall be binding upon the parties, their successors and assignees.
15. That any notice, demand or request under this deed shall be in writing, and shall be delivered by personal service or shall be sent by postage prepaid, registered or certified mail, telexed, tele-copied or sent by person or overnight courier with return of receipt requested, addressed to the parties , at their respective addresses or at such other address as the parties may designate in writing . Each notice, demand or request shall be deemed to be given on the date it is delivered to the concerned party.



उप प्रबंधक (डी.एम.जी.ए.ए.)
Dy. General Manager (D.M.G.A.)
नरसिंहाजी विद्यापीठ, विद्यापीठ, मुंबई
B.S.N.L. Corporate Office, New Delhi

कृते बैंक ऑफ इंडिया
FOR BANK OF INDIA



आंचलिक प्रबंधक / ZONAL MANAGER
नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

16. That the parties shall hereby irrevocably submit to the exclusive jurisdiction of the Court and Tribunals in New Delhi for purposes of any suit , action or other proceedings which relate to this deed. However it is clarified that the jurisdiction in regard to recovery of arrear to be lent to the employees of BSNL will be with the respective court/ tribunal with in whose jurisdiction the respective loan disbursing branch is situated.

17. That no amendment, notification or release from or waiver of any provision hereof shall be effective unless in writing and signed by the parties.

18. That this deed may be executed in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute the same instrument.

19. That this deed and the rights and obligations hereunder shall be construed in accordance with the substantive laws of the India.

20. If any provision hereof is found by a court of competent jurisdiction to be prohibited or unenforceable it shall be ineffective only to the extent of such prohibition or unenforceability , and such prohibition or unenforceability shall not invalidate the balance of such provision to the extent it is not prohibited or unenforceable, nor invalidate the other provisions hereof.

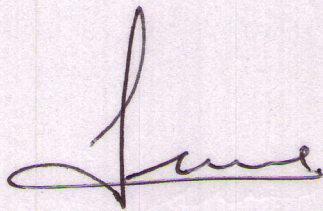
21. In the event of any dispute or difference relating to or arising from or connected with this MOU, such dispute or difference shall be referred by either party to the arbitration of or of the Arbitrators in the Department of Public Enterprises to be nominated by the Secretary to the Government of India in charge of Bureau of Public Enterprises. The Arbitration and Conciliation Act 1996 shall not be applicable to the Arbitration under this clause. The award of the Arbitrator shall be binding upon the parties to the dispute, provided, however, any party aggrieved by such award may make.

उप प्रबंधक (सं. एवं वी. एवं.)
Dy. General Manager (S&V)
एन.ए.ए. विभाग, न. वि. विभाग, न. वि. विभाग, न. वि. विभाग
B:SNL: Corporate Office, New Delhi

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FOR BANK OF INDIA

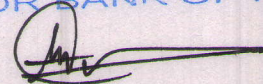
आंचलिक प्रबंधक / ZONAL MANAGER
नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

22. Further reference for setting aside on revision of award to the Law Secretary , Department of Legal affairs, Ministry of Law & Justice , Government of India. Upon such reference , the dispute shall be decided by the Law Secretary , whose decision shall bind both the parties finally and conclusively. The parties in the dispute will share equally the cost of arbitration as intimated by the Arbitrator.
- 23 Bank Of India, through its branches at all India level authorized by the Competent authority will sanction / disburse loans to all the employees of BSNL situated all over India. This MOU shall be binding upon both the parties on all India level.
- 24 Either party can terminate the MOU by giving a notice of ninety days in writing. However, all the clauses of the MOU shall continue to remain as binding and enforceable in respect of outstanding loans on the date of termination, irrespective of such termination.
- 25 All other terms and conditions as per MOU shall be applicable on both the parties.
26. This agreement shall be valid for a period of thirty six (36) months i.e from the date of execution and shall be renewed with the consent of the parties to the agreement.



उप प्रबंधक (वि.सं. प्रशा. वि.)
Dy. General Manager (Admin. & Gen. Mgmt.)
एन.एस.एल. कॉर्पोरेट ऑफिस, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

कृते बैंक ऑफ इंडिया
FOR BANK OF INDIA

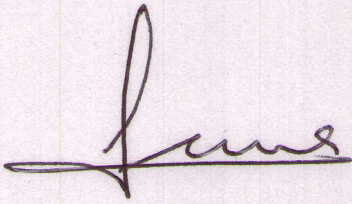


आंचलिक प्रबन्धक / ZONAL MANAGER
नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

IN WITNESS THEREOF , the parties have caused their respective Common Seal to be affixed to these present on the day , month and year first hereinabove written, at New Delhi.

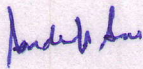
For and on behalf of

Bharat Sanchar Nigam Ltd.



DY GENERAL MANAGER (BFCI)
BHARAT SANCHAR NIGAM LTD.

Witness-1


DM

उप-प्रबंधक (बी.एफ.सी.)
Dy. General Manager (BFCI)
भारत संचार निगम लि. विभागीय कार्यालय, नई दिल्ली
बहु-उद्देश्यीय उद्योग निगम लि.

For and on behalf of

Bank Of India

कृते बैंक ऑफ इंडिया
FOR BANK OF INDIA



आंचलिक प्रबन्धक / ZONAL MANAGER
नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

S. K. AGGRWAL

ZONAL MANAGER

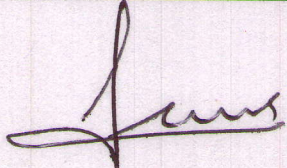
NEW DELHI ZONE

Witness-2


NIVEK TIWARI
CHIEF MANAGER.

Star Educational Loan

S.no	Particulars	Description
1	PURPOSE	To finance the study of Self or family members in India and Abroad.
2	ELIGIBILITY	Secured admission to professional/technical courses in India or Abroad through Entrance Test/Merit based selection process. Father/Mother should be co-borrower
3	QUANTUM OF FINANCE	Studies in India - Maximum Rs.10.00 lakh Studies abroad - Maximum Rs.20.00 lakh
4	MARGIN	Upto Rs.4 lakh : Nil Above Rs.4 lakh - Studies in India : 5% Studies Abroad : 15% (Scholarship could be included in margin)
5	SECURITY	The joint borrower should normally be parents/guardian/spouse or any other acceptable person as joint borrower. Upto 4.00 lacs -NIL 4 lacs to Rs.7.5 lacs- Suitable 3 rd party guarantee Above Rs.7.5 lacs-Collateral security of suitable value acceptable to the Bank.
6	REPAYMENT PERIOD	Repayment holiday/Moratorium: Course period + 1 yr or 6 months after getting job, whichever is earlier. <u>After commencement of repayment:</u> Loan amount up to Rs.7.50 lacs: 10 years. Loan amount over Rs.7.50 lacs: 15 years.
7	RATE OF INTEREST (Floating, p.a. at monthly rests)	Upto Rs.7.50 lacs – 3% above Base Rate, (presently 13.20 %) Above Rs.7.50 lacs – 2.50% above Base Rate, (presently 12.70 %)
8	INTEREST CONCESSION	a)0.50%p.a. for woman beneficiaries up to Rs.50,000/- and 1% for limits over Rs.50,000/- b)For Professional courses int. concession : 0.50% (Maximum under a) and b), above is 1%) c)1% int. concession if interest is serviced during moratorium period.
9	PREPAYMENT CHARGES/ FORECLOSURE CHARGES	NO
10	PROCESSING FEE	No processing fee
11	OTHER BANK CHARGES	Stamp duty at Actuals

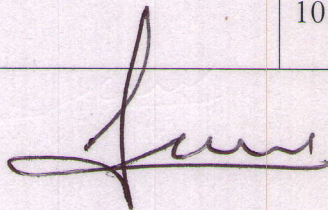

 Dy. General Manager
 National Bank of India
 R.S.Hse: Corporate Office New Delhi

कृते बैंक ऑफ इंडिया
 FOR BANK OF INDIA

 आंचलिक प्रबन्धक / ZONAL MANAGER
 नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

Star Vidya Loan

S.no	Particulars	Description
1	ELIGIBILITY	Indian nationals secured admission Entrance test/Selection process
2	COURSES COVERED	Regular full time degree/Diploma Courses. Full time executive management courses like PGPX(For IIM's) are also covered.
3	EXPENSES COVERED	Fees payable to college/school/hostel Examination/Library fees Purchase of Books/equipments/instruments Travel expenses/expenses on exchange programme Purchase of computer/laptop Caution deposit/building fund/refundable deposit supported by Institution bills/receipts. Any other expenses related to education.
3	QUANTUM OF FINANCE	Studies in India - Maximum Rs.20.00 lakh* Depends on Educational Institution,as per Annexure 1 (Annexure-1 List 'A'-Max Rs.20.00 lacs List 'B'-Max Rs.10.00 lacs List 'C'-Max. Rs.7.50 lacs
4	MARGIN	NIL
5	SECURITY	Co-obligations of parents/guardian as co-borrowers. Assignment of future Income.
6	REPAYMENT PERIOD	Repayment holiday/Moratorium: Course period + 6 months Repayment period after commencement of repayment: Loan amount up to Rs.7.50 lacs: 10 years. Loan amount over Rs.7.50 lacs: 15 years.
7	RATE OF INTEREST (Floating, p.a. at monthly rests)	i. Base rate presently 10.20% per annum floating at monthly rests.(For students of IITs/IIMs only) ii. ROI for students of other premier institutes under category A,B & C:0.50% over Base rate presently 10.70% p.a (floating)at monthly rests.



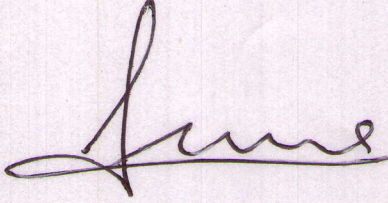
सं. प्रबंधक (बी.एन. ग्रुप)
Dy. General Manager (BNG)
एन.ए.सी. बिल्डिंग, नेशनल बैंक ऑफ इंडिया
B-4, P.L. Corporate Office, New Delhi

कृते बैंक ऑफ इंडिया
FOR BANK OF INDIA



आंचलिक प्रबन्धक / ZONAL MANAGER
नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

		iii. Concessions in ROI to Girl students:0.50% from the applicable rate subject to the minimum of Base Rate.
9	PREPAYMENT CHARGES/ FORECLOSURE CHARGES	NO
10	PROCESSING FEE	No processing fee
11	OTHER BANK CHARGES	Stamp duty at Actuals



उप प्रबंधक (सी.एफ.)
Dy. General Manager
एन.बी.के. बैंक लि. निगमित शाखा
S.S.L. Corporate Office: NBS

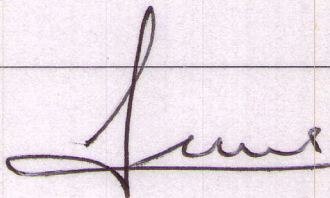
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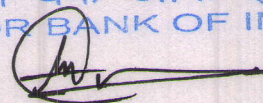
BOI Star Home Loan

S.no	Particulars	Description											
1	PURPOSE	To purchase/construct house/flat To renovate/extend/repair existing house/flat. To purchase a plot of land for construction of house Takeover of home loan from other Banks/ Institutions/NBFC To aquire household articles along with the house/flat- for furnishing											
2	ELIGIBILITY	Permanent and regular employee of BSNL											
3	QUANTUM OF FINANCE	Max 72 times of gross monthly salary. For construction/purchase of a house/flat- Rs.500 Lacs in major metros Rs.300 Lacs at other places Repairs/renovation/extension to house –Rs.50 lacs Purchase of a plot - Rs.100 lacs											
4	NET TAKE HOME PAY/INCOME	<table border="1" style="width: 100%;"> <tr> <td>Gross monthly income</td> <td>Net take Home</td> </tr> <tr> <td>Upto Rs 1.00 lac</td> <td>40%</td> </tr> <tr> <td>1.00 lac to 5.00 lacs</td> <td>30%</td> </tr> <tr> <td>Above 5.00 lacs</td> <td>25%</td> </tr> </table>	Gross monthly income	Net take Home	Upto Rs 1.00 lac	40%	1.00 lac to 5.00 lacs	30%	Above 5.00 lacs	25%			
Gross monthly income	Net take Home												
Upto Rs 1.00 lac	40%												
1.00 lac to 5.00 lacs	30%												
Above 5.00 lacs	25%												
5	MARGIN *% on pure cost of the house excluding stamp duty, registration , documentation etc.	<table border="1" style="width: 100%;"> <tr> <td rowspan="2">For 1st house</td> <td>Upto 20 lacs</td> <td>20 lacs to 75 lacs</td> <td>Above 75 lacs</td> </tr> <tr> <td>15%</td> <td>20%</td> <td>25%</td> </tr> <tr> <td>For 2nd house</td> <td colspan="3" style="text-align: center;">25%</td> </tr> </table>	For 1st house	Upto 20 lacs	20 lacs to 75 lacs	Above 75 lacs	15%	20%	25%	For 2nd house	25%		
For 1st house	Upto 20 lacs	20 lacs to 75 lacs		Above 75 lacs									
	15%	20%	25%										
For 2nd house	25%												
6	SECURITY	Mortgage/Equitable Mortgage (1st charge) on land/flat/house											
7	REPAYMENT PERIOD	Max 30 yrs. including moratorium period upto 36 mnths. Repayment upto 70 years also allowed to salaried employees having assured post retirement income											
8	RATE OF INTEREST (Floating, p.a. at monthly rests)	Presently at Base Rate ie. 10.20% irrespective of the limit and subject to the commencement of disbursement within 31-03-2015.											
9	OTHER ATTRACTIVE FEATURES	Interest on Daily Reducing Balance Basis. Facility for step up/ step down EMIs. Inclusion of notional rental income in case of 2nd House and also Employees staying in Staff Quarters. Inclusion of Income of Close relatives for enhanced loan. Free credit card with no annual charges											



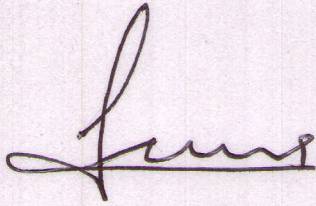
Dy. General Manager
 B.S.N.L. Corporate Office, New Delhi

कृते बैंक ऑफ इंडिया
 FOR BANK OF INDIA



आंचलिक प्रबन्धक / ZONAL MANAGER
 नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

		Facility for 100% loan irrespective of stage of construction OR Bridge Loan subject to conditions. Free Personal Accident Insurance Cover to cover total loan outstanding as on date of accident* Special Group Insurance Cover to housing loan borrowers, at affordable premium, for loan protection
10	PREPAYMENT / FORECLOSURE CHARGES	NO
11	PROCESSING FEE	NIL
12	DOCUMENTATION CHARGES	NIL
13	OTHER BANK CHARGES	Stamp duty, lawyer fees and valuer fees at actuals



उप प्रबंधक (डी.एम.)
Dy. General Manager
कृते बैंक ऑफ इंडिया
B.S.N.L. Corporate Office, 1999, Connaught Place

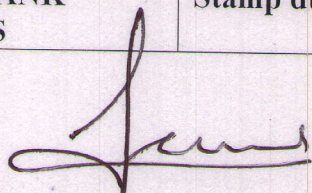
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नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

BOI Star Smart Home Loan(Home loan Over draft Facility)

S.no	Particulars	Description			
1	PURPOSE	To purchase/construct house/flat To renovate/extend/repair existing house/flat. To purchase a plot of land for construction of house Takeover of home loan from other Banks/ Institutions/NBFC To acquire household articles along with the house/flat- for furnishing			
2	ELIGIBILITY	Permanent and regular employee of BSNL			
3	QUANTUM OF FINANCE	Max 72 times of gross monthly salary. For construction/purchase of a house/flat- Rs.500 Lacs in major metros Rs.300 Lacs at other places Repairs/renovation/extension to house –Rs.50 lacs Purchase of a plot - Rs.100 lacs For furnishing of Flat Rs. 5.00 lacs (15% of Home loan)			
4	NET TAKE HOME PAY/INCOME	Gross monthly income	Net take Home		
		Upto Rs 1.00 lac	40%		
		Rs 1.00 lac to 5.00 lacs	30%		
		Above 5.00 lacs	25%		
5	MARGIN *% on pure cost of the house excluding stamp duty, registration , documentation etc.	For 1st house	Upto 20 lacs	20 lacs to 75 lacs	Above 75 lacs
			15%	20%	25%
		For 2nd house	25%		
6	SECURITY	Mortgage/Equitable Mortgage (1st charge) on land/flat/house			
7	REPAYMENT PERIOD	Max 30 yrs. including moratorium period upto 36 mnths. Repayment upto 70 years also allowed to salaried employees having assured post retirement income			
8	RATE OF INTEREST (Floating, p.a. at monthly rests)	Presently at Base Rate ie. 10.20% irrespective of the limit and subject to the commencement of disbursement within 31-03-2015.			
9	SPECIAL FEATURES	The Account will be linked to SB/CD Account of the Customer and balance above a threshold limit is automatically transferred to the home loan overdraft Account in multiples of Rs.5000.			
10	PREPAYMENT / FORECLOSURE CHARGES	NO			
11	PROCESSING FEE	NIL			
12	DOCUMENTATION CHARGES	NIL			
13	OTHER BANK CHARGES	Stamp duty, lawyer fees and valuer fees at actuals			



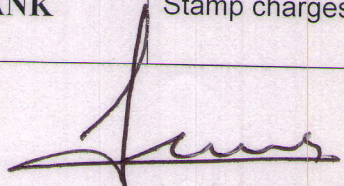
उप प्रबंधक(बी.एफ.)
Dy. General Manager
भारत सेवा विभाग लि. विमान कक्षा,
B.S.N.L. कॉम्प्लेक्स, एन.ए. रोड, नई दिल्ली

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नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

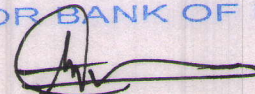
BOI Star Personal Loan Scheme

S.no	Particulars	Description	
		UNSECURED/ CLEAN	SECURED
1	PURPOSE	<p>Marriage expenses of self, son, daughter or a dependent near relative.</p> <p>Medical Expenses incurred/to be incurred for self, spouse, children, dependent near relative.</p> <p>For education of self/spouse/ children/ near dependent relatives.</p> <p>For repairs/ renovation/ extension of existing house/flat.</p> <p>Any other personal expenses of bonafide nature as approved by the Bank</p>	<p>Repayment of existing loans from other banks/Financial Institutions, etc.</p> <p>Repairs/ Renovation/ Extension of House property. Education of self, spouse, children, near dependent relatives.</p> <p>Purchase of consumer durables, computers, professional equipment's etc.</p>
2	ELIGIBILITY	<p>Permanent and regular employee of BSNL.</p> <p>Net Take Home Pay not less than 40% of Gross income of the applicant.</p>	
3	QUANTUM OF FINANCE	15 times of monthly net salary (take home pay)	20 times of monthly Gross Salary
	MAX LOAN	10.00 lacs	10.00 lacs
4	SECURITY	NA	Hypothecation charge on assets acquired.
6	REPAYMENT PERIOD	Max 60 months	Max 60 months
7	RATE OF INTEREST (Floating, p.a. at monthly rests)	5.00 % above Base Rate. (Presently 15.20 %)	4.00 % above Base Rate. (Presently 14.20 %)
8	PREPAYMENT / FORECLOSURE CHARGES	NO	
9	INTEREST CONCESSION	Interest concession to women - 0.50 %	Interest concession to women - 0.50 %
10	PROCESSING FEE	One time @ 2.00 % of loan amount Min. Rs.1, 000/- and Max. Rs.10, 000/-	
11	OTHER BANK CHARGES	Stamp charges for documents: At actuals	



उप-प्रबंधक (सी.एफ.)
Dy. General Manager
आर.डी. बंधु विलास सि. वि. वि. बिल्डिंग
8-8/सी.डी. कॉम्प्लेक्स, अटॉमिक सिटी, नए दिल्ली

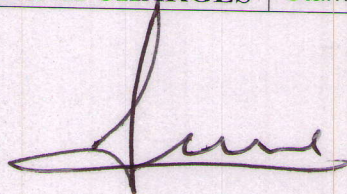
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FOR BANK OF INDIA



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नेशनल बैंकिंग ग्रुप-उत्तर / NATIONAL BANKING GROUP NORTH

BOI Star Vehicle Loan Scheme – FOR CARS

S.no	Particulars	Description	
1	PURPOSE	Purchase of four wheeler vehicles	
2	ELIGIBILITY	Permanent and regular employee of BSNL	
3	QUANTUM OF FINANCE	For Indian make vehicles - Rs.25 lacs For imported vehicles - Rs.75 lacs. The limits are subject to :24 times of gross monthly emoluments in case of salaried employees Net Take Home Pay not less than 40% of Gross income of the applicant.	
4	MARGIN	Upto 10 lacs	NIL on ex showroom price
		10 lacs to 25 lacs	15 % of “on road price”
		Above 25 lacs	25% of “on road price”
5	SECURITY	Hypothecation of vehicle to be purchased out of Bank finance. Charge to be registered with RTO.	
6	REPAYMENT PERIOD	For New Cars	For Second hand Cars
		Max 7 yrs	Max 3 yrs
7	RATE OF INTEREST (Floating, p.a. at monthly rests)	For New Cars	For Second hand Cars
		Base Rate Plus 0.45% presently 10.65 % ,p.a at monthly rests	Base Rate Plus 1.25% presently 11.45 % p.a at monthly rests
8	PREPAYMENT / FORECLOSURE CHARGES	NO	
9	OTHER ATTRACTIVE FEATURES	Interest on Daily Reducing Balance Basis. Loan also offered to the company for use of its top officials (fleet of vehicles with limit of Rs 100 lacs)	
10	PROCESSING FEE	For New Cars	For Second hand Cars
		Rs.500/- irrespective of limit	1% of the loan amount, Minimum Rs.500/- and Maximum Rs.10,000/-
11	OTHER BANK CHARGES	Stamp charges for documents: At actuals	



उप प्रबंधक (जी.एम.)
Dy. General Manager
भारत स्टार व्हीकल लोन निगमित कर्ता
B.S.N.L.: भारतीय स्टार व्हीकल लोन निगमित कर्ता

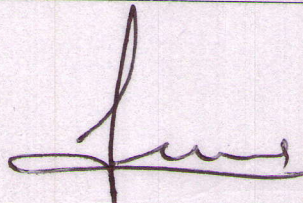
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Star Vehicle Loan Scheme – FOR TWO WHEELERS

S.no	Particulars	Description
1	PURPOSE	Purchase of 2 wheeler vehicles new/second hand
2	ELIGIBILITY	Permanent and regular employee of BSNL
3	QUANTUM OF FINANCE	For Indian make vehicles - Rs.25 lacs The limits are subject to :24 times of gross monthly emoluments in case of salaried employees Net Take Home Pay not less than 40% of Gross income of the applicant.
4	MARGIN	Upto 10 lacs NIL on ex showroom price
		10 lacs to 25 lacs 15 % of “on road price”
		Above 25 lacs 25% of “on road price”
5	SECURITY	Hypothecation of vehicle to be purchased out of Bank finance. Charge to be registered with RTO.
6	REPAYMENT PERIOD	For New vehicles For Second hand
		Max 5 yrs Max 3 yrs
7	RATE OF INTEREST (Floating, p.a. at monthly rests)	Base Rate Plus 4.00% presently 14.20 % ,p.a at monthly rest
8	OTHER ATTRACTIVE FEATURES	Interest on Daily Reducing Balance Basis.
9	PREPAYMENT / FORECLOSURE CHARGES	NO
10	PROCESSING FEE	For New /Second hand Two Wheelers
		1% of the loan amount, Minimum Rs.500/- and Maximum Rs.10,000/-
11	OTHER BANK CHARGES	Stamp charges for documents: At actual



उप प्रबंधक (डी.एन.ए.डी.)
Dy. General Manager (D.N.A.D.)
सर्वोच्च बैंक लि., विपिन, नए दिल्ली-110001
B.S.N.L. Corporate Office, New Delhi

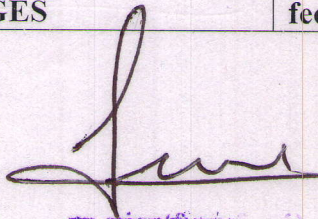
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BOI Loan Against Property

S.no	Particulars	Description								
1	PURPOSE	Repayment of existing loans from other banks/Financial Institutions, etc. To meet Educational expenses, Marriage expenses, Medical Expenses Repairs/ Renovation/ Extension of House property/ Purchase of Land, plot or for construction.								
2	ELIGIBILITY	Permanent and regular employee of BSNL								
3	QUANTUM OF FINANCE	Term loan of Rs 500 lacs Max 48 times of average net take home salary of 2/3 yrs Net Take Home Pay not less than 40% of Gross income of the applicant.								
4	MARGIN (on value of Property)	Lower as 1) 60% of Market Value 2) 50% of distress sale value and 3) 100% of Circle rate Value								
5	SECURITY	Equitable/ Legal mortgage charge over the property.								
6	REPAYMENT PERIOD	Max 12 yrs Provided that loan tenure should not exceed the active service of employee.								
7	RATE OF INTEREST (Floating, p.a. at monthly rests)	1.50% above base rate, Presently 11.70%								
8	INTEREST CONCESSION	0.25 % p.a. for woman beneficiaries								
9	PREPAYMENT / FORECLOSURE CHARGES	NO								
10	PROCESSING FEE	One time, 1% of sanctioned limit Min Rs 5000/- Max Rs 50000/-								
11	EQUITABLE MORTGAGE CHARGES	<table border="1"> <thead> <tr> <th>Loan amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto 10 lacs</td> <td>Rs 5000</td> </tr> <tr> <td>.10 lacs to 1.00 cr</td> <td>Rs 10000</td> </tr> <tr> <td>1.00 cr to 5.00 cr</td> <td>Rs 20000</td> </tr> </tbody> </table>	Loan amount	Charges	Upto 10 lacs	Rs 5000	.10 lacs to 1.00 cr	Rs 10000	1.00 cr to 5.00 cr	Rs 20000
Loan amount	Charges									
Upto 10 lacs	Rs 5000									
.10 lacs to 1.00 cr	Rs 10000									
1.00 cr to 5.00 cr	Rs 20000									
12	OTHER BANK CHARGES	Stamp Charges, Advocate fees, Architect fees, Cersai Charges on actual basis.								


 उप प्रबंधक (सी.एफ.)
 Dy. General Manager
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Annexure –II

The list of premier educational Institutions in Engineering, Medical, Law & Management spears covered under this scheme are as under:-

Sr.No.	Institutes under Vidya Loan Scheme
LIST 'A' (Max. loan amt Rs.20 lacs)	
1	Indian Institute of Management, (IIM), Ahmedabad
2	Indian Institute of Management, (IIM), Bangalore
3	Indian Institute of Management, (IIM), Indore
4	Indian Institute of Management, (IIM), Kolkata
5	Indian Institute of Management, (IIM), Kozikode
6	Indian Institute of Management, (IIM), Lucknow Indian Institute of Management, (IIM), Lucknow – Noida Campus
7	Indian Institute of Management, (IIM), Shillong
8	Xavier Labour Relations Institute (XLRI), Jamshedpur
9	Indian School of Business, Hyderabad
LIST 'B' (Max. loan amt. Rs.10 lacs)	
1	Indian Institute of Management, (IIM), Trichy
2	Indian Institute of Management, (IIM), Ranchi
3	Indian Institute of Management, (IIM), Raipur
4	Indian Institute of Management, (IIM), Rohtak
5	Indian Institute of Technology (IIT), Bhubaneswar
6	Indian Institute of Technology (IIT), Madras
7	Indian Institute of Technology (IIT), Delhi
8	Indian Institute of Technology (IIT), Gandhinagar
9	Indian Institute of Technology (IIT), Guwahati
10	Indian Institute of Technology (IIT), Hyderabad
11	Indian Institute of Technology (IIT), Indore
12	Indian Institute of Technology (IIT), Kanpur
13	Indian Institute of Technology (IIT), Kharagpur
14	Indian Institute of Technology (IIT), Mandi
15	Indian Institute of Technology (IIT), Bombay
16	Indian Institute of Technology (IIT), Patna
17	Indian Institute of Technology (IIT), Rajasthan
18	Indian Institute of Technology (IIT), Roopnagar
19	Indian Institute of Technology (IIT), Roorkee
20	Indian Institute of Technology (IIT) Varanasi
21	Indian Institute of Foreign Trade (IIFT), Delhi
22	Indian Institute of Foreign Trade (IIFT), Kolkata Campus
23	IIT-SJSOM, Mumbai
24	Institute of Management Technology (IMT), Ghaziabad
25	Faculty of Management Studies (FMS), Delhi
26	Department of Management Studies, IIT, Delhi
27	Narsee Monjee Institute of Management & Higher Studies (NMIMS), Mumbai
28	Nirma Institute of Management, Ahmedabad
29	National Institute of Industrial Training (NITIE), Mumbai
30	Jamnalal Bajaj Institute of Management Studies (JBIMS), Mumbai
31	S P Jain Institute of Management & Research (SPJIMR), Mumbai
32	Xavier Institute of Management (XIM), Bhubaneswar
33	Management Development Institute (MDI), Gurgaon



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उप प्रबंधक (डी.एफ.ए.)
Dy. General Manager
राज्य स्तर निष्पत्ति विभाग, दिल्ली
B:S:N:t: Corporate Branch, Delhi

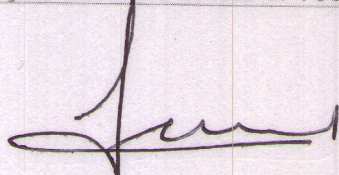
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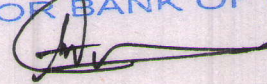
Sr.No.	Institutes under Vidya Loan Scheme
34	Department of Industrial & Management Engineering, IIT, Kanpur
35	Symbiosis Institute of Business Management (SIBM), Pune
36	Birla Institute of Technology & Science (BITS), Pilani
37	Marine Engineering College, Kolkata
38	Delhi College of engineering (DCE), Delhi
39	Madras Medical College, (MMC), Chennai
40	Christian Medical College (CMC), Vellore
41	Madras Institute of Technology (Anna University)
42	College of Engineering, Guindy (Anna University)
43	College of Structural & Architectural Planning (Anna University)
44	Alagappa Chettiar College of Technology (Anna University)
45	Bangalore Medical College (BMC), Bangalore
46	Indian Institute of Science (IISC), Bangalore
47	Maulana Azad Medical College (MAMC), Delhi
48	All India Institute of Medical Sciences (AIIMS), Delhi
49	Lady Hardinge Medical College (LHMC) Delhi
50	Grant Medical College (GMC), Mumbai
51	King Edward Medical College (KEMC), Mumbai
52	Tata Institute of Social Sciences (TISS), Mumbai
53	Indian Institute of Forest Management (IIFM), Bhopal
54	Post Graduate Institute of Medical Education & Research (PGIMER), Chandigarh
55	Mudra Institute of Communication (MICA), Ahmedabad
56	Institute of Rural Management (IRMA), Anand
57	Indian School of Mines (ISM), Dhanbad
58	Jawaharlal Institute of Post Graduate Medical Education & Research (JIPMER), Pondichery
59	Armed Forces Medical College, (AFMC), Pune
60	Kasturba Medical College (KMC), Manipal
61	National Institute of Design (NID), Ahmedabad
List "C" (Max. loan amt. Rs.7.50 lacs)	
1	National institute of Technology (NIT), Agartala
2	National institute of Technology (NIT), Calicut
3	National institute of Technology (NIT), Durgapur
4	National institute of Technology (NIT), Hamirpur
5	National institute of Technology (NIT), Jamshedpur
6	National institute of Technology (NIT), Kurukshetra
7	National institute of Technology (NIT), Patna
8	National institute of Technology (NIT), Raipur
9	National institute of Technology (NIT), Rourkela
10	National institute of Technology (NIT), Silchar
11	National institute of Technology (NIT), Srinagar
12	National institute of Technology (NIT), Surathkal
13	National institute of Technology (NIT), Tiruchirapalli
14	National institute of Technology (NIT), Warangal
15	Motilal Nehru National institute of Technology (NIT), Allahabad
16	Maulana Azad National institute of Technology (NIT), Bhopal
17	Malaviya National institute of Technology (NIT), Jaipur





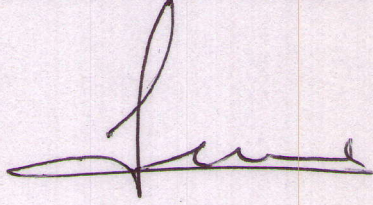
उप प्रबंधक (जी.एम.)
Dy. General Manager
एन.डी.एम. बैंक लि. निरमल कालोनी
B.S.N.L. Corporate Office, New Delhi

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Sr.No.	Institutes under Vidya Loan Scheme
18	Dr. B.R. Ambedkar National institute of Technology (NIT), Jalandhar
19	Visvesvaraya National institute of Technology (NIT), Nagpur
20	Sardar Vallabh Bhai National institute of Technology (NIT), Surat
21	Birla Institute of Technology & Science (BITS), Hyderabad Campus
22	Birla Institute of technology & Science (BITS), Goa Campus
23	Birla Institute of Technology (Mesra), Ranchi
24	St. John's Medical College, Bangalore
25	National Law School of India University (NLSIU), Bangalore
26	Loyola Institute of Business Administration (LIBA), Chennai
27	Netaji Subash Institute of Technology (NSIT) Delhi
28	School of Planning & Architecture, New Delhi
29	Dhirbhai Ambani Institute of Information & Communication Technology (DAIICT), Gandhinagar
30	University College of Engineering (UCE), Burla
31	LN Mittal Institute of Technology (LNMIT), Jaipur
32	Veer mata Jeejabai Technical Institute (VJTI), Mumbai
33	University Institute of Chemical Technology (UICT), Mumbai
34	National University of Juridical Sciences (NUJS), Kolkata
35	Amrita School of Medicine (ASM), Kerala
36	Faculty of Engineering & Technology, Jadavpur University, Kolkata
37	College of Engineering, Pune
38	Centre for Environmental Planning & Technology (CEPT), Ahmedabad
39	Christian Medical College (CMC), Ludhiana
40	Dayanand Medical College (DMC), Ludhiana



उप प्रबंधक (डी.एफ.पी.)
 Dy. General Manager (DFP)
 एन.एस.एल. कॉर्पोरेट ऑफिस, नई दिल्ली
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